

Form finmgtc

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-25958-CMG  
Chapter: 7  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christian A. Sapp  
dba Identity & Card Data Solutions LLC  
632 Patriots Way  
Lakewood, NJ 08701

Susan Bowman-Sapp  
53 Streeker Road  
Wrightstown, NJ 08562

Social Security No.:

xxx-xx-8399

xxx-xx-1740

Employer's Tax I.D. No.:

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**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION  
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 7: [60 days from the first date set for your Meeting of Creditors.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: October 29, 2018

JAN: admi

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Christian A. Sapp  
 Susan Bowman-Sapp  
 Debtors

Case No. 18-25958-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: finmgtc

Page 1 of 1  
 Total Noticed: 4

Date Rcvd: Oct 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2018.

db	+Christian A. Sapp,	632 Patriots Way,	Lakewood, NJ 08701-7421
jdb	+Susan Bowman-Sapp,	53 Streeker Road,	Wrightstown, NJ 08562-2202

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 30 2018 00:16:15	U.S. Attorney, 970 Broad St.,
	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534	
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 30 2018 00:16:11	United States Trustee,
	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,	Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 31, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2018 at the address(es) listed below:

George E Veitengruber, III	on behalf of Joint Debtor Susan Bowman-Sapp
Gveitengruberesq@gmail.com,	knapolitanol5@gmail.com
George E Veitengruber, III	on behalf of Debtor Christian A. Sapp Gveitengruberesq@gmail.com,
knapolitanol5@gmail.com	
Karen E. Bezner	Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank National Association, not individually
but solely as Trustee for BlueWater Investment Trust 2018-1	kmcdonald@kmlawgroup.com,
bkggroup@kmlawgroup.com	
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5